

**IN THE UNITED STATES BANKRUPTCY COURT  
FOR THE EASTERN DISTRICT OF PENNSYLVANIA**

In Re:	:	Bankruptcy No: 18-17424 AMC
Wayne Ulozas a/k/a Wayne Thomas Ulozas	:	Chapter 13
a/k/a Wayne T. Ulozas	:	
THE BANK OF NEW YORK MELLON FKA	:	
THE BANK OF NEW YORK, AS TRUSTEE	:	
FOR THE CERTIFICATEHOLDERS OF THE	:	
CWABS INC., ASSET-BACKED	:	
CERTIFICATES, SERIES 2006-1 c/o NewRez,	:	
LLC d/b/a Shellpoint Mortgage Servicing	:	
Movant	:	
vs.	:	
Wayne Ulozas a/k/a Wayne Thomas Ulozas	:	
a/k/a Wayne T. Ulozas	:	
Debtor/Respondent	:	
and	:	
Scott Waterman	:	
Trustee/Respondent	:	

**OBJECTION TO CONFIRMATION OF THE PLAN**

Movant, THE BANK OF NEW YORK MELLON FKA THE BANK OF NEW YORK, AS TRUSTEE FOR THE CERTIFICATEHOLDERS OF THE CWABS INC., ASSET-BACKED CERTIFICATES, SERIES 2006-1 c/o NewRez, LLC d/b/a Shellpoint Mortgage Servicing (“Movant”), by and through its counsel, Pincus Law Group, PLLC, hereby objects to the Debtors’ Chapter 13 Plan (the “Plan”), as follows:

1. As of the bankruptcy filing date of November 8, 2018, Movant holds a secured claim against the Debtor’s property, located at: 161 Jeremy Court, Easton, PA 18045.
2. Movant filed a Proof of Claim (“POC”) with pre- petition arrears in the amount of \$280,183.18.
3. The Plan does not provide for payment to Movant for any pre-petition arrears,

but instead, proposes Debtor is interested in a Loan Modification. Movant is not opposed to Debtor completing necessary paperwork for a Loan Modification, however Movant shall be paid its arrears through the Plan if and until a Loan Modification is approved. As a result, the Plan must be amended to reflect the amount of arrears described above.

4. Movant is not listed in the Plan.
5. The Plan fails to cure the delinquency pursuant to 11 U.S.C. § 1322(b)(5).
6. The Plan violates of 11 USC § 1325(a)(5)(B)(ii) by not providing for Movant to receive the full value of its claim.
7. Movant objects to the feasibility of the Plan under 11 U.S.C. § 1325(a)(6). The Plan proposed by Debtor is not feasible. Movant requests that the bankruptcy case either be converted to a Chapter 7 or be dismissed pursuant to 11 U.S.C. § 1307.

WHEREFORE, Movant respectfully requests that this Honorable Court deny confirmation of the Debtor's Chapter 13 Plan.

Respectfully submitted,

Dated: 06/11/2019

**PINCUS LAW GROUP, PLLC**

By: /s/ Nicole LaBletta  
Nicole LaBletta, Esquire  
2929 Arch Street, Suite 1700  
Philadelphia, PA 19104  
Telephone: 484-575-2201  
Fax: 516-279-6990  
Email: nlabletta@pincuslaw.com